

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Roland D. Johnson
Diane M. Johnson
Debtors

Case No. 16-03274-HWV
Chapter 13

District/off: 0314-1
Date Rcvd: Oct 19, 2021

User: AutoDocke
Form ID: 3180W

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Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 21, 2021:

Recip ID	Recipient Name and Address
db	+ Roland D. Johnson, 6620 Somerset Street, Harrisburg, Pa 17111-4457
jdb	+ Diane M. Johnson, 6620 Somerset Street, Harrisburg, Pa 17111-4457
cr	+ FIRST NATIONAL BANK OF PENNSYLVANIA, c/o Donna M. Donaher, One North Shore Center, 12 Federal Street, Pittsburgh, PA 15212-5752
cr	+ Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/, c/o Stern & Eisenberg, P.C., 1581 Main Street, Suite 200, Warrington, PA 18976-3403
4822712	+ 1st National Bank, 4140 E. State St., Hermitage, PA 16148-3401
4822713	+ AES, PO Box 61047, Harrisburg, Pennsylvania 17106-1047
4863593	Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
4836025	+ First National Bank of Pennsylvania, c/o Donna M. Donaher, One North Shore Center, 12 Federal Street, First Floor, Pittsburgh, PA 15212-5752
4836024	+ First National Bank of Pennsylvania, c/o Donna M. Donaher, Esquire, One North Shore Center, 12 Federal Street, First Floor, Pittsburgh, PA 15212-5752
4836799	+ HSBC BANK USA, N.A., One Mortgage Way, Mt Laurel NJ 08054-4637
4863666	+ Hyundai Capital America DBA, Kia Motors Finance, PO Box 20825, Fountain Valley, CA 92728-0825
4822719	+ Kia Motor Finance, PO Box 20835, Fountain Valley, CA 92728-0835
4822723	+ Metro Bank, PO Box 4999, Harrisburg, PA 17111-0999
4822724	+ Mortgage Service Center, 2001 Bishop Gate B, Mount Laurel, NJ 08054-4604
4853730	++ NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court; Nationstar Mortgage LLC, ATTN: Bankruptcy Department, PO Box 619096, Dallas, TX 75261-9741
4829763	+ PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
4824945	+ PHH-HSBC, One Mortgage Way, Mt Laurel, NJ 08054-4624
4822725	+ Quicken Loans, PO Box 4622, Waterloo, IA 50704-4622
5125088	+ Steven Kelly, Esquire, Stern & Eisenberg, PC, 1581 Main Street, Suite 200, The Shops at Valley Square, Warrington, PA 18976-3403
4836154	US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON WI 53708-8973
4822730	US Dept. of Education /GLEL, PO Box 7860, Madison, Wisconsin 53707-7860

TOTAL: 21

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Oct 19 2021 22:43:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
4836472	Email/Text: Bankruptcy.RI@Citizensbank.com	Oct 19 2021 18:46:00	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
4822714	+ EDI: CAPITALONE.COM	Oct 19 2021 22:43:00	Capital One Bank, PO Box 30281, Salt Lake City, Utah 84130-0281
4836829	EDI: CAPITALONE.COM	Oct 19 2021 22:43:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
4822720	+ EDI: CITICORP.COM		

4953759	EDI: ECMC.COM	Oct 19 2021 22:43:00	Macy's Bankruptcy Processing, PO Box 8218, Mason, Ohio 45050
4953760	EDI: ECMC.COM	Oct 19 2021 22:43:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
4846406	+ Email/Text: bankruptcy@fult.com	Oct 19 2021 18:46:00	Fulton Bank, N.A., One penn square, P.o. Box 4887, LANCASTER, PA 17604-4887
4836799	+ EDI: LCIPHHMRGT	Oct 19 2021 22:43:00	HSBC BANK USA, N.A., One Mortgage Way, Mt Laurel NJ 08054-4637
4863667	+ EDI: HY11.COM	Oct 19 2021 22:43:00	Hyundai Capital America DBA, Hyundai Motor Finance, PO Box 20809, Fountain Valley, CA 92728-0809
4822717	+ EDI: HY11.COM	Oct 19 2021 22:43:00	Hyundai Finance, PO Box 20829, Fountain Valley, California 92728-0829
4822718	EDI: IRS.COM	Oct 19 2021 22:43:00	Internal Revenue Service, PO Box 866, Harrisburg, Pennsylvania 17108
4822722	Email/Text: unger@members1st.org	Oct 19 2021 18:46:00	Members 1st FCU, PO Box 40, Mechanicsburg, Pennsylvania 17055-0040
4822721	Email/Text: unger@members1st.org	Oct 19 2021 18:46:00	Members 1st FCU, PO Box 40, Mechanicsburg, 17055-0040
4847427	+ EDI: MID8.COM	Oct 19 2021 22:43:00	Midland Funding, LLC, Midland Credit Management, Inc., as agent for Midland Funding, LLC, PO Box 2011, Warren, MI 48090-2011
4822724	+ EDI: LCIPHHMRGT	Oct 19 2021 22:43:00	Mortgage Service Center, 2001 Bishop Gate B, Mount Laurel, NJ 08054-4604
4916408	EDI: PRA.COM	Oct 19 2021 22:43:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
4916409	EDI: PRA.COM	Oct 19 2021 22:43:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
4823707	+ Email/Text: bankruptceteam@quickenloans.com	Oct 19 2021 18:46:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
4822726	+ Email/Text: Bankruptcy.RI@Citizensbank.com	Oct 19 2021 18:46:00	RBS Citizens Bank NA, 480 Jefferson Blvd., Warwick, Rhode Island 02886-1359
4826215	EDI: AGFINANCE.COM	Oct 19 2021 22:43:00	SPRINGLEAF FINANCIAL SERVICES, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
4822727	EDI: AGFINANCE.COM	Oct 19 2021 22:43:00	Springleaf, 3120 Parkview Ln, Ste 101, Harrisburg , Pennsylvania 17111
4822728	+ EDI: RMSC.COM	Oct 19 2021 22:43:00	SYNCB/JC Penney, PO Box 965036, Orlando, Florida 32896-5036
4822729	+ EDI: RMSC.COM	Oct 19 2021 22:43:00	SYNCB/Sams Club, PO Box 965005, Orlando, Florida 32896-5005
4822716	+ Email/Text: bankruptcy@fult.com	Oct 19 2021 18:46:00	fulton Bank, 1695 State St., East Petersburg, Pennsylvania 17520-1328

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
4828379		M&T Bank - PO Box 1508, Buffalo, NY 14240
4826216	*P++	SPRINGLEAF FINANCIAL SERVICES, P O BOX 3251, EVANSVILLE IN 47731-3251, address filed with court; SPRINGLEAF FINANCIAL SERVICES, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
4822715	##+	Ditech Financial LLC, PO Box 6172, Rapid City, SD 57709-6172

TOTAL: 1 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 21, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 19, 2021 at the address(es) listed below:

Name	Email Address
Alexandra Teresa Garcia	on behalf of Creditor PHH MORTGAGE CORPORATION ecfmail@mwc-law.com ecfmail@ecf.courtdrive.com
Alexandra Teresa Garcia	on behalf of Creditor HSBC BANK USA N.A. ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
Chad J. Julius	on behalf of Debtor 2 Diane M. Johnson ejulius@ljacobsonlaw.com egreene@ljacobsonlaw.com;r63089@notify.bestcase.com;dshade@ljacobsonlaw.com
Chad J. Julius	on behalf of Debtor 1 Roland D. Johnson cjulius@ljacobsonlaw.com egreene@ljacobsonlaw.com;r63089@notify.bestcase.com;dshade@ljacobsonlaw.com
Christopher M. McMonagle	on behalf of Creditor Quicken Loan Inc. cmcmونagle@timoneyknox.com bkecf@sterneisenberg.com
Daniel Philip Jones	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans inc. djones@sterneisenberg.com, bkecf@sterneisenberg.com
Daniel Philip Jones	on behalf of Creditor Quicken Loan Inc. djones@sterneisenberg.com bkecf@sterneisenberg.com
Donna Donaher	on behalf of Creditor FIRST NATIONAL BANK OF PENNSYLVANIA donaherd@fnb-corp.com
ECMC	djwilcoxson@ecmc.org
Jack N Zaharopoulos (Trustee)	TWeef@pamd13trustee.com
Jack P. Bock, III	on behalf of Creditor Quicken Loan Inc. jbock@reedsmith.com lheatherington@reedsmith.com
James Warmbrodt	on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com
Joseph Angelo Dessoye	on behalf of Creditor Fulton Bank N.A. pamb@fedphe.com
Mario John Hanyon	on behalf of Creditor Fulton Bank N.A. pamb@fedphe.com, mario.hanyon@brockandscott.com

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Matthew Christian Waldt on behalf of Creditor Nationstar Mortgage LLC mwaldt@milsteadlaw.com bkecf@milsteadlaw.com
Steven P. Kelly on behalf of Creditor Quicken Loan Inc. skelly@sterneisenberg.com bkecf@sterneisenberg.com
Thomas Song on behalf of Creditor Fulton Bank N.A. tomysong0@gmail.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov
William Edward Miller on behalf of Creditor Quicken Loan Inc. wmiller@friedmanvartolo.com wedwardmiller@gmail.com

TOTAL: 19

Information to identify the case:

Debtor 1 **Roland D. Johnson**
First Name Middle Name Last Name
Debtor 2 **Diane M. Johnson**
(Spouse, if filing)
First Name Middle Name Last Name
United States Bankruptcy Court Middle District of Pennsylvania
Case number: **1:16-bk-03274-HWV**

Social Security number or ITIN xxx-xx-3120

EIN -----

Social Security number or ITIN xxx-xx-6921

EIN -----

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Roland D. Johnson

Diane M. Johnson

By the
court:

10/19/21



Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: Karen Davis, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

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Chapter 13 Discharge

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.